



March 1, 2016

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## HOUSE RESOLUTION No. 39

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*Introduced by: Austin, Burton, Pelath, Bartlett, Bauer, DeLaney, Errington, Forestal, GiaQuinta, Goodin, Harris D, Macer, Moed, Moseley, Niezgodski, Pierce, Shackelford, Smith V, Wright*

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March 1, 2016, read first time and referred to Committee on Commerce, Small Business and Economic Development.

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A HOUSE RESOLUTION urging the legislative council to assign to the appropriate study committee the topic of small business lending.

*Whereas, Small businesses are a critical component of and major contributor to the strength of local economies; and*

*Whereas, Small businesses present new employment opportunities and serve as the building blocks of the United States' largest corporations: Therefore,*

*Be it resolved by the House of Representatives of the General Assembly of the State of Indiana:*

- 1       SECTION 1. That the legislative council is urged to assign to the  
2       appropriate study committee the topic of small business lending.



1       SECTION 2. That if the topic is assigned to the appropriate  
2 committee, the following topics should be included in the study:

- 3       (1) Conduct a study of small business lending in Indiana.
- 4       (2) Identify and evaluate best practices of financial lending  
5 institutions that may help to facilitate small business lending and  
6 encourage entrepreneurial growth.
- 7       (3) Study the feasibility of establishing a loan loss reserve account  
8 fund for the purpose of broadening access to financing for small  
9 businesses in Indiana.
- 10      (4) Identify the most appropriate agency or office to administer a  
11 loan loss reserve account fund.
- 12      (5) Make a recommendation of an appropriation amount to a loan  
13 loss reserve account fund taking into consideration any federal  
14 funds that may be available to the state as a result of establishing  
15 a loan loss reserve account fund.
- 16      (6) Determine the fiscal impact to the state of establishing a loan  
17 loss reserve account fund.

18       SECTION 3. That if the topic is assigned to the appropriate  
19 committee, the following individuals should be considered as lay  
20 members on the committee:

- 21      (1) The Director of the Office of Small Business and  
22 Entrepreneurship (OSBE).
- 23      (2) A representative of the:
  - 24       (a) Indiana Economic Development Corporation;
  - 25       (b) Indiana Credit Union League;
  - 26       (c) Indiana Bankers Association;
  - 27       (d) Indiana Chamber of Commerce;
  - 28       (e) Greater Indianapolis Chamber of Commerce; and
  - 29       (f) National Federation of Independent Businesses (NFIB).
- 30      (3) A representative of each Indiana small business development  
31 center regional office as designated by the OSBE.

